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## IN THE CLAIMS

Cancel claims 36-41.

Add new claims 42-46 as follows:

1-41. (canceled)

42. (new): A method of operating a system of ATMs to store at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers, the method comprising:

maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM;

maintaining a second relational database at a second ATM, wherein the second relational database stores information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM;

collecting in a data warehouse customer information from transactions conducted at the first and second ATMs;

determining first customer information based upon customer information collected in the data warehouse and relating to transactions conducted by the first sub-set of customers at the second ATM;

determining second customer information based upon customer information collected in the data warehouse and relating to transactions conducted by the second sub-set of customers at the first ATM;

transmitting the first customer information from the data warehouse to the first ATM to allow the first ATM to update the information about the first sub-set of customers stored in the first relational database to include the first customer information and thereby to allow the first ATM to more effectively serve the first sub-set of customers at the first ATM whenever the first sub-set of customers conduct future transactions at the first ATM; and

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transmitting the second customer information from the data warehouse to the second ATM to allow the second ATM to update the information about the second sub-set of customers stored in the second relational database to include the second customer information and thereby to allow the second ATM to more effectively serve the second sub-set of customers at the second ATM whenever the second sub-set of customers conduct future transactions at the second ATM.

43. (new): A method according to claim 42, further comprising:

capturing detailed data about a customer's interaction for use both locally at the particular ATM and globally at the data warehouse.

44. (new): A method of operating a system of ATMs to store at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers, the method comprising:

maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM;

maintaining a second relational database at a second ATM, wherein the second relational database stores information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM;

collecting in a data warehouse customer information from transactions conducted at the first and second ATMs; and

synchronizing customer information between the data warehouse and each of the first and second ATMs to (i) update the information about the first sub-set of customers stored in the first relational database to include certain customer information which has been collected in the data warehouse and thereby to allow the first ATM to more effectively serve the first sub-set of customers at the first ATM whenever the first sub-set of customers conduct future transactions at the first ATM, and (ii) update the information about the second sub-set of customers stored in the second relational database to include other certain

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customer information which has been collected in the data warehouse and thereby to allow the second ATM to more effectively serve the second sub-set of customers at the second ATM whenever the second sub-set of customers conduct future transactions at the second ATM.

45.　(new): A system of ATMs which stores at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers, the system comprising:

means for maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM;

means for maintaining a second relational database at a second ATM, wherein the second relational database stores information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM;

means for collecting in a data warehouse customer information from transactions conducted at the first and second ATMs;

means for determining first customer information based upon customer information collected in the data warehouse and relating to transactions conducted by the first sub-set of customers at the second ATM;

means for determining second customer information based upon customer information collected in the data warehouse and relating to transactions conducted by the second sub-set of customers at the first ATM;

means for transmitting the first customer information from the data warehouse to the first ATM to allow the first ATM to update the information about the first sub-set of customers stored in the first relational database to include the first customer information and thereby to allow the first ATM to more effectively serve the first sub-set of customers at the first ATM whenever the first sub-set of customers conduct future transactions at the first ATM; and

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means for transmitting the second customer information from the data warehouse to the second ATM to allow the second ATM to update the information about the second sub-set of customers stored in the second relational database to include the second customer information and thereby to allow the second ATM to more effectively serve the second sub-set of customers at the second ATM whenever the second sub-set of customers conduct future transactions at the second ATM.

46.     (new): A system of ATMs which stores at each ATM information about a sub-set of a global set of customers to allow the ATM to more effectively serve its sub-set of customers, the system comprising:

means for maintaining a first relational database at a first ATM, wherein the first relational database stores information about a first sub-set of customers who frequent the first ATM to conduct transactions at the first ATM;

means for maintaining a second relational database at a second ATM, wherein the second relational database stores information about a second sub-set of customers, different from the first sub-set of customers, and who frequent the second ATM to conduct transactions at the second ATM;

means for collecting in a data warehouse customer information from transactions conducted at the first and second ATMs; and

means for synchronizing customer information between the data warehouse and each of the first and second ATMs to (i) update the information about the first sub-set of customers stored in the first relational database to include certain customer information which has been collected in the data warehouse and thereby to allow the first ATM to more effectively serve the first sub-set of customers at the first ATM whenever the first sub-set of customers conduct future transactions at the first ATM, and (ii) update the information about the second sub-set of customers stored in the second relational database to include other certain customer information which has been collected in the data warehouse and thereby to allow the second ATM to more effectively serve the second sub-set of customers at the

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second ATM whenever the second sub-set of customers conduct future transactions at the second ATM.

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